

EXHIBIT N



Financial Considerations: Costs to Patients

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- Share 35 was instituted to save more lives
- Much discussion has centered around the costs to OPOs and Transplant Centers regarding shipping of organs
- Patient perspective and costs should also be taken into account when we are thinking about overall societal good
- 85% of patients with ESLD report that their disease significantly impacts their financial status

BREAKING BIOETHICS on  **NBCNEWS.com**

Does this fit The Final Rule??

Allocation of organs

- “shall not be based on the candidate’s place of residence or place of listing”
- “shall be designed to promote patient access to transplantation”

 **abcNEWS**

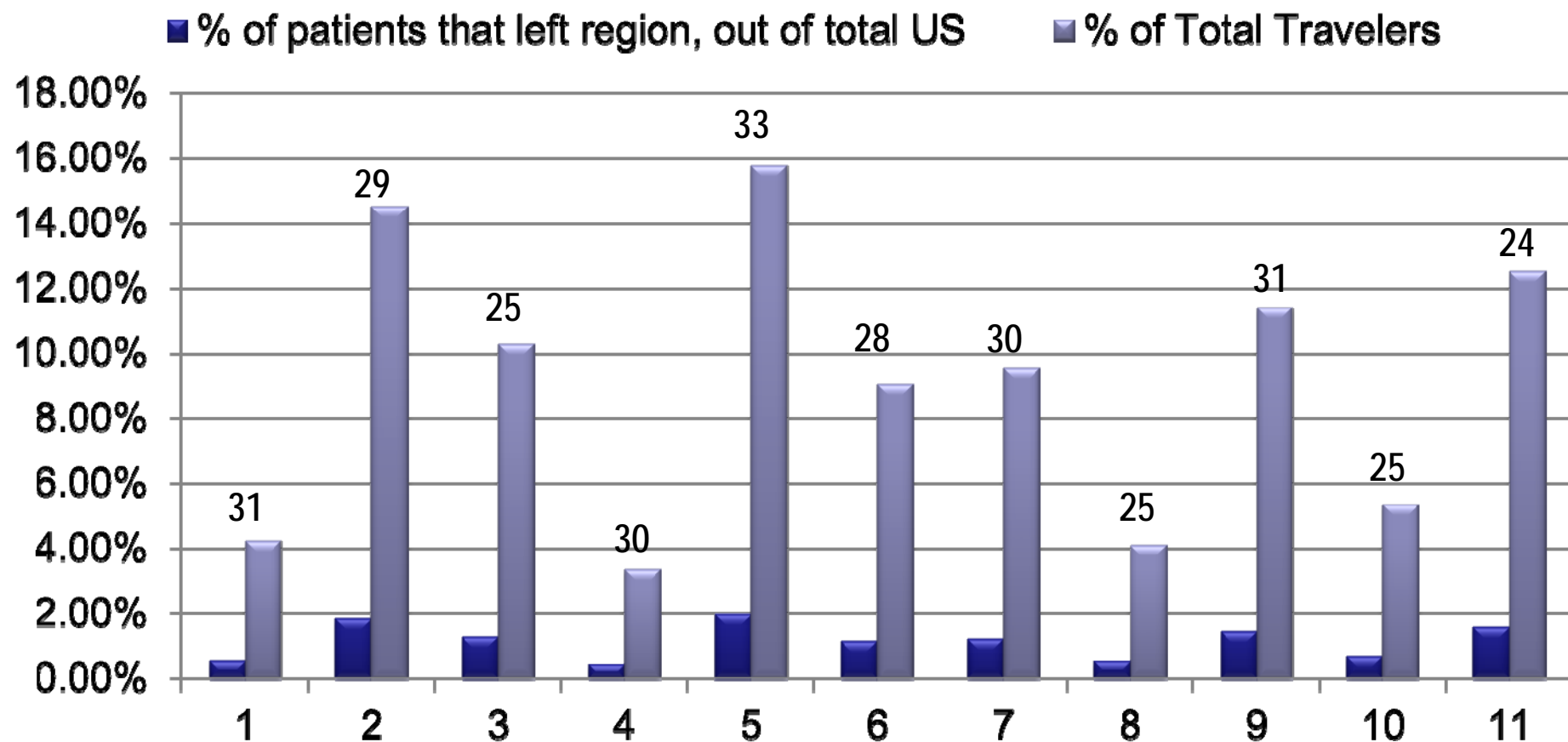
Steve Jobs' Reported Liver Transplant Stirs Debate



So How Many People Travel for Organs?

- In 2013, 1400 patients had their liver transplant done in a state that was not their primary residence
- 21.8% of all transplants were done out of resident's state
 - Discounting patients who are in states without a transplant center, 17.9% of patients still travelled out of state for a transplant
- 12.5% (807) of all transplants in 2013 were done out of resident's home region

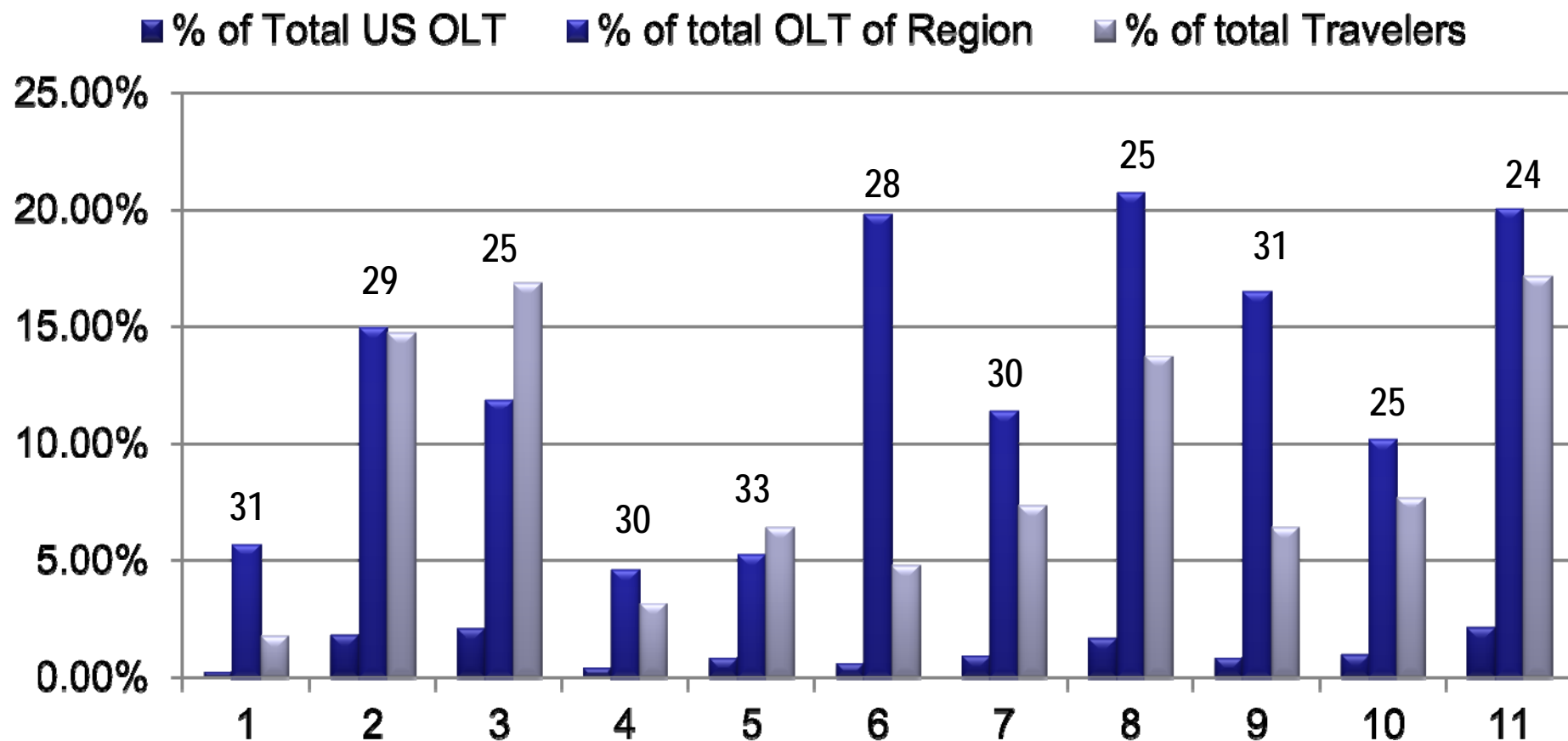
Where do people leave from?



Numbers=Median MELD of that region for 2013

Data courtesy of Ann Harper, UNOS 2013

Where do people go to?



Numbers=Median MELD of that region for 2013

Data courtesy of Ann Harper, UNOS 2013

So what is the patient cost?

- For any transplant anywhere:
 - Direct
 - Insurance copays/deductibles
 - Transportation to/from transplant center for care and appointments
 - Child care
 - Medications
 - Indirect
 - Lost wages for patient and caregiver
- For traveling for an organ:
 - Transportation for patient and caregiver
 - Lodging
 - Meals
 - Potentially paying for re-eval depending on insurance



Cost of Traveling for an Organ

- Average domestic airfare: \$384.35 (x2)
- Average hotel room \$137 per night
- Average car rental price \$65 per day
- Average daily food for caregiver \$46.39
- So if the patient and caregiver are there for 6 weeks before and 6 weeks after transplant average cost is \$11,386.64
- For the 1400 patients that traveled in 2013 it cost patients and families \$16 million

How do patients pay?

TABLE 4. Resources used by patients to pay for uncovered medical expenses

	Total	Liver transplant
N	651	333
Personal or family savings	351 (53.9)	191 (57.4)
Credit cards	163 (25.0)	78 (23.5)
Personal loan from friend or family member	87 (13.4)	54 (16.2)
Retirement funds	83 (12.7)	52 (15.6)
Investment account (other than retirement)	81 (12.4)	51 (15.3)
Second mortgage or equity line of credit	60 (9.2)	35 (10.5)
Local charity funds	46 (7.1)	31 (9.3)
Personal bank loan	45 (6.9)	21 (6.3)
Community campaign funds	42 (6.5)	31 (9.3)
Transplant organization funds	38 (5.8)	15 (4.5)
Family member got second job	38 (5.8)	26 (7.8)
Declared bankruptcy	33 (5.1)	26 (7.8)
Children's savings account	16 (2.5)	8 (2.4)

Conclusions

- End stage liver disease is expensive, and many patients have financial difficulties because of their disease
- 1 in 5 patients travel to get an organ, and this is associated with significant costs
- The ability to travel for an organ is certainly not universal; does this make getting a liver transplant more likely when someone is wealthy?